

In re:
Alfred G. Khallouf
Elsi G. Khallouf
Debtors

Case No. 20-10356-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Antoinett
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db/jdb Alfred G. Khallouf, Elsi G. Khallouf, 5308 Stenton Drive, Bethlehem, PA 18017-8226

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2020 at the address(es) listed below:

JILL MANUEL-COUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@powerskirkn.com
KEVIN K. KERCHER on behalf of Debtor Alfred G. Khallouf kevinkk@kercherlaw.com,
kevin@kercherlaw.com
KEVIN K. KERCHER on behalf of Joint Debtor Elsi G. Khallouf kevinkk@kercherlaw.com,
kevin@kercherlaw.com
MARIO J. HANYON on behalf of Creditor PENNYMAC LOAN SERVICES, LLC paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor Pennymac Loan Services, LLC paeb@fedphe.com
REBECCA ANN SOLARZ on behalf of Creditor Nissan Motor Acceptance Corporation
bkgroup@kmllawgroup.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ecfmail@readingch13.com
SARAH K. MCCAFFERY on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@powerskirkn.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Alfred G. Khallof Elsi G. Khallof <u>Debtors</u>	CHAPTER 13
Nissan Motor Acceptance Corporation <u>Movant</u>	NO. 20-10356 PMM
vs. Alfred G. Khallof Elsi G. Khallof <u>Debtors</u>	11 U.S.C. Section 362
Scott F. Waterman, Esquire <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the loan held by the Movant on the Debtor's vehicle is \$1,967.85 which breaks down as follows;

Post-Petition Payments:	February 2020 in the amount of \$116.92/month
	March 2020 to July 2020 in the amount of \$369.72/month
Late Charges:	\$2.33
Total Post-Petition Arrears	\$1,967.85

2. The Debtor shall cure said arrearages in the following manner:

- a). Within seven (7) days of the Court approving this Stipulation, Debtor shall cure all post-petition arrears in the amount of **\$1,967.85**.

3. Beginning with the payment due August 14, 2020 and continuing thereafter, Debtor shall pay to Movant the present regular monthly payment of \$369.72 (or as adjusted pursuant to the terms of the loan) on or before the fourteenth (14th) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Second 2 and/or Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said

notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the vehicle and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 31, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 8/11/2020



Kevin K. Kercher, Esquire
Attorney for Debtor

Date: _____

/s/ Rolando Ramos-Cardona for
Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this 28th day of August, 2020. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Patricia M. Mayer, Esquire